

SERFF Tracking Number:	AEGJ-126066295	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	42137
Company Tracking Number:	LTC AN 0309 ET AL		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	LTC AN 0309		
Project Name/Number:	LTC AN 0309/LTC AN 0309 et al		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: LTC AN 0309	SERFF Tr Num: AEGJ-126066295	State: ArkansasLH
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 42137
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: LTC AN 0309 ET AL	State Status: Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Marie Bennett
	Authors: Pamm Davis, Joan Shumaker	Disposition Date: 06/12/2009
	Date Submitted: 04/15/2009	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: LTC AN 0309	Status of Filing in Domicile: Not Filed
Project Number: LTC AN 0309 et al	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Advertising filing not required in domicile state.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/12/2009	Explanation for Other Group Market Type:
	State Status Changed: 06/12/2009
Deemer Date:	Corresponding Filing Tracking Number: LTC AN 0309 et al
Filing Description:	
Please see cover letter in "Supporting Documentation" tab.	

Company and Contact

Filing Contact Information

SERFF Tracking Number: AEGJ-126066295 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 42137
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TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC AN 0309
Project Name/Number: LTC AN 0309/LTC AN 0309 et al

Pamm Davis, Advertising Analyst Trainee pamdavis@aegonusa.com
P.O. Box 93007 (800) 553-7600 [Phone]
Bedford, TX 76053-3007 (817) 285-3394[FAX]

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

SERFF Tracking Number:	AEGJ-126066295	State:	Arkansas
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$325.00
Retaliatory?	No
Fee Explanation:	\$25 per advertisement (\$25 x 13 = \$325)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$325.00	04/15/2009	27193076

SERFF Tracking Number:	AEGJ-126066295	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marie Bennett	06/12/2009	06/12/2009
Objection Letters and Response Letters			

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	05/11/2009	05/11/2009	Pamm Davis	06/03/2009	06/03/2009
Industry						
Response						

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Invitation to Inquire	Form	Pamm Davis	06/12/2009	06/12/2009
Invitation to Inquire	Form	Pamm Davis	04/15/2009	04/15/2009
Invitation to Inquire	Form	Pamm Davis	04/15/2009	04/15/2009
invitation to Inquire	Form	Pamm Davis	04/15/2009	04/15/2009
Invitation to inquire	Form	Pamm Davis	04/15/2009	04/15/2009
Invitation to Inquire	Form	Pamm Davis	04/15/2009	04/15/2009

<i>SERFF Tracking Number:</i>	<i>AEGJ-126066295</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42137</i>
<i>Company Tracking Number:</i>	<i>LTC AN 0309 ET AL</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC AN 0309</i>		
<i>Project Name/Number:</i>	<i>LTC AN 0309/LTC AN 0309 et al</i>		

Disposition

Disposition Date: 06/12/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AEGJ-126066295	State:	Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	LTC PPT1 CMR 0309 Slides		Yes
Supporting Document	LTC PPT2 CMR 0309 Slides		Yes
Supporting Document	LTC PPT3 CMR 0309 Slides		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Variables		Yes
Form	Invitation to Inquire		Yes
Form	Invitation to Inquire		Yes
Form	Invitation to Inquire		Yes
Form	Invitation to Inquire		Yes
Form	Invitation to Inquire		Yes
Form (revised)	Invitation to Inquire		Yes
Form (revised)	Invitation to Inquire		Yes
Form (revised)	invitation to Inquire		Yes
Form (revised)	Invitation to inquire		Yes
Form (revised)	Invitation to Inquire		Yes
Form	Invitation to Inquire		Yes
Form (revised)	Invitation to Inquire		Yes
Form	invitation to Inquire		Yes
Form	Invitation to Inquire		Yes
Form	Invitation to Inquire		Yes
Form	invitation to Inquire		Yes
Form	Invitation to inquire		Yes
Form	Invitation to Inquire		Yes
Form	Invitation to Inquire		Yes
Form	Invitation to Inquire		Yes

SERFF Tracking Number: AEGJ-126066295 State: Arkansas
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/11/2009
Submitted Date 05/11/2009
Respond By Date 06/12/2009

Dear Pamm Davis,

This will acknowledge receipt of the captioned filing.

Objection 1

- Invitation to Inquire (Form)

Comment: Does the advertised policy provide benefits if only one ADL is met? If no, please correct page 3 to read "two or all" in the second sentence.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/03/2009
Submitted Date 06/03/2009

Dear Marie Bennett,

Comments:

Pursuant to your Objection dated 5/11/09, please find the corrected form LTC PPT2 CMR 0309. We have corrected Page 2 (in lieu of 3 per your objection) as we feel this is where the change was intended.

Response 1

Comments: Page 2, second sentence has been corrected to read "two or all".

Please let us know if you have any other questions.

Thank you for your continued help and review.

SERFF Tracking Number: AEGJ-126066295 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 42137
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Product Name: LTC AN 0309
Project Name/Number: LTC AN 0309/LTC AN 0309 et al

Related Objection 1

Applies To:

- Invitation to Inquire (Form)

Comment:

Does the advertised policy provide benefits if only one ADL is met? If no, please correct page 3 to read "two or all" in the second sentence.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Invitation to Inquire	LTC PPT2 CMR 0309		Advertising	Initial		0	LTC PPT2 WIIHM 0309 4- 14.pdf
Previous Version							
Invitation to Inquire	LTC PPT2 CMR 0309		Advertising	Initial			LTC PPT2 WIIHM 0309 4- 14.pdf

No Rate/Rule Schedule items changed.

Sincerely,
Joan Shumaker, Pamm Davis

SERFF Tracking Number: AEGJ-126066295 State: Arkansas
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 42137
 Company Tracking Number: LTC AN 0309 ET AL
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: LTC AN 0309
 Project Name/Number: LTC AN 0309/LTC AN 0309 et al

Amendment Letter

Amendment Date:
 Submitted Date: 06/12/2009

Comments:

Dear Mrs. Bennett:

Persuant to our telephone conversation this morning, we have attached the correct PowerPoint presentation under the Form Schedule tab.

Thank you in advance for your continued review. If at all possible, we would like to request an expedited review. Our Marketing department informed me this morning they would like to use this presentation next week at an employee enrollment.

Have a great day!

Thank you,
 Pamm Davis
 (817) 285-3530

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
LTC PPT2 CMR 0309	Advertising	Invitation to Inquire	Initial				0	LTC PPT2 CMR 0309 6-12-09.pdf

SERFF Tracking Number: AEGJ-126066295 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 42137
Company Tracking Number: LTC AN 0309 ET AL
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC AN 0309
Project Name/Number: LTC AN 0309/LTC AN 0309 et al

Amendment Letter

Amendment Date:
Submitted Date: 04/15/2009

Comments:

We inadvertantly incorrectly name several of the Forms on the Form Summary and have corrected the information to match the submitted documents.
We appologize for this error .
Thanks

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
LTC EM FAM 0309	Advertising	Invitation to Inquire	Initial					LTC EM FAM 0309 4-10.pdf

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
LTC EM OS 0309	Advertising	Invitation to Inquire	Initial					LTC EM OS 0309 4-14.pdf

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
LTC EM OV 0309	Advertising	invitation to Inquire	Initial					LTC EM OV 0309 4-10.pdf

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
LTC EM PTR 0309	Advertising	Invitation to inquire	Initial					LTC EM PTR 0309 4-10.pdf

SERFF Tracking Number:	AEGJ-126066295	State:	Arkansas
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TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	LTC AN 0309		
Project Name/Number:	LTC AN 0309/LTC AN 0309 et al		

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
LTC EM HTA 0409	Advertising	Invitation to Inquire	Initial					LTC EM HTA 0409 4-10.pdf

SERFF Tracking Number: AEGJ-126066295 State: Arkansas

Filing Company: Transamerica Life Insurance Company State Tracking Number: 42137

Company Tracking Number: LTC AN 0309 ET AL

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: LTC AN 0309

Project Name/Number: LTC AN 0309/LTC AN 0309 et al

Form Schedule

Lead Form Number: LTC AN 0309

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTC AN 0309	Advertising	Invitation to Inquire	Initial			LTC AN 0309 3-31.pdf
	LTC AN BE 0309	Advertising	Invitation to Inquire	Initial			LTC AN BE 0309 4-10-09.pdf
	LTC EM BIO 0309	Advertising	Invitation to Inquire	Initial			LTC EM BIO 0309 4-14.pdf
	LTC EM DF 0309	Advertising	Invitation to Inquire	Initial			LTC EM DF 0309 4-10.pdf
	LTC EM ES 0309	Advertising	Invitation to Inquire	Initial			LTC EM ES 0309 4-10.pdf
	LTC EM FAM 0309	Advertising	Invitation to Inquire	Initial			LTC EM FAM 0309 4-10.pdf
	LTC EM OS 0309	Advertising	Invitation to Inquire	Initial			LTC EM OS 0309 4-14.pdf
	LTC EM OV 0309	Advertising	invitation to Inquire	Initial			LTC EM OV 0309 4-10.pdf
	LTC EM PTR 0309	Advertising	Invitation to inquire	Initial			LTC EM PTR 0309 4-10.pdf
	LTC EM HTA 0409	Advertising	Invitation to Inquire	Initial			LTC EM HTA 0409 4-10.pdf
	LTC PPT1 CMR 0309	Advertising	Invitation to Inquire	Initial			LTC PPT1 CMR 0309 4-13.pdf
	LTC PPT2 CMR 0309	Advertising	Invitation to Inquire	Initial		0	LTC PPT2 CMR 0309 6-12-09.pdf
	LTC PPT3 CMR 0309	Advertising	invitation to Inquire	Initial			LTC PPT3 HTP4I 0309 4-14.pdf

[TransCare Options]

A Plan Designed for a Changing FutureSM



ANNOUNCING A GREAT, NEW VOLUNTARY BENEFIT AVAILABLE TO [ABC EMPLOYEES.]

Benefits That Work For You Now
and Long After You Stop Working.

How will you help protect yourself and your family from
unforeseen Long Term Care expenses?

We want you to know Individual Long Term Care Insurance is available to you!
Employees can take advantage of:

- [[10%] ABC] discount.
- Married discount and Preferred discount for those who qualify.
- Discounts and coverage are also available to your spouse, children 18 and older, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.

Contact us at
[(866) 478-5209]
to learn more about
Long Term Care and Long Term Care Insurance.



Underwritten by Transamerica Life Insurance Company. Exclusions & limitations apply. Contact the agent for details.
Policy series TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001; in PA, TLC 1-P TRM (PA-F) 407..

[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

- [[15]% [ABC Employee] Discount]
- [[40]% Spousal Discount for those who qualify]
- Discounts and coverage are also available to your spouse, children 18+, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.

DON'T MISS
THIS OPPORTUNITY TO BUY
INDIVIDUAL LONG TERM CARE INSURANCE.

Your Enrollment Period Will:

Begin on : [month x, xxxx]

and End on: [month x, xxxx]

[Click here] or] [c]all us at

[(xxx) xxx-xxxx]

to learn more about Long Term Care and Long Term Care Insurance.



Underwritten by Transamerica Life Insurance Company. Exclusions & limitations apply. Contact the company for details. Policy Series: TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001; in PA, TLC 1-P TRM (PA-F) 407.

LTC AN BE 0309

[TransCare Options[®]]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

It's been a year since you made the smart decision to purchase Long Term Care insurance through the [ABC Program].



Now, here's something for you to consider...

Long Term Care costs continue to increase.

You can help your benefits keep up with the effects of inflation. It's easy. Because you purchased the Deferred Benefit Increase Option, you can now exercise your option to add a Simple or Compound Benefit Increase Option with no underwriting at the same [Employee] [15]% [ABC Program] discount.

[Click Here or] [c]all [(xxx) xxx-xxx] for more information on this product.



[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

Don't Forget...

You only have [1 week] left to purchase Long Term Care Insurance during the [ABC Employees] enrollment period.



**Enrollment for
[TransCare Options®] Long Term Care insurance ends
on [xx/xx/xxxx].**

Remember, you get:

- [[15%] [ABC Employee] discount]
- Married discount for those who qualify
- Discounts and coverage are also available to your spouse, children 18 and older, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.

**[Click Here] or [c]all [(xxx) xxx-xxxx] to learn more about
long term care and Long Term Care insurance.**



Underwritten by Transamerica Life Insurance Company. Exclusions & Limitations apply. Contact the company for details. Policy Series: TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001; in PA, TLC 1-P TRM (PA-F) 407.

LTC EM DF 0309

[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance
Enrollment has started...

Take advantage of a great benefit available to
[ABC employees].

Enrollment for
[TransCare Options®] Long Term Care insurance
ends on **[xx/xx/xxxx]**.

Remember, you get:

- [[15]% [ABC Employee] discount]
- Married discount for those who qualify
- Discounts and coverage are also available to your spouse, children 18 and older, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.

[Click Here] to learn more about long term care.

[Click Here] to learn more about [TransCare Options®].

You can [also] call [(xxx) xxx-xxxx] .



[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

You made a smart decision; you purchased
Long Term Care insurance
through the [ABC Program].



Did you know that your family members remain eligible to purchase the same valuable product through the [ABC program] at the same discount?

**Find out how today! [Click here or]
[c]all [(xxx) xxx-xxxx] for more information.**



Underwritten by Transamerica Life Insurance Company. Exclusions & Limitations apply. Contact the company for details. Policy Series: TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001; in PA, TLC 1-P TRM (PA-F) 407.

LTC EM FAM 0309

[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

- [[15]% [ABC Employee] Discount]
- [[40]% Spousal Discount for those who qualify]
- Discounts and coverage are also available to your spouse, children 18+, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.

DON'T MISS
THIS OPPORTUNITY TO BUY
INDIVIDUAL LONG TERM CARE INSURANCE.

Your Enrollment Period Will:

Begin on: [month x, xxxx] and End on: [month xx, xxxx]

How To Apply for Coverage:

- ***Attend an Information Sales Seminar***
- ***Schedule an appointment with an Enroller***

[Click here] or [c]all us at

[(xxx) xxx-xxxx]

to learn more about Long Term Care and Long Term Care Insurance.



Underwritten by Transamerica Life Insurance Company. Exclusions & limitations apply. Contact the company for details. Policy Series: TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001; in PA, TLC 1-P TRM (PA-F) 407.

LTC EM OS 0309

[TransCare Options[®]]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

The [ABC Employer] enrollment is over, but you still have time to purchase valuable long term care coverage.

**[Click here or] [c]all [(xxx) xxx-xxxx] before
[xx/xx/xxxx]
to find out more.**



Remember, you get:

- [[15]% [ABC Program] discount]
- Married discount for those who qualify
- Discounts and coverage are also available to your spouse, children 18 and older, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.



[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

Partnership Programs are becoming more widespread.

These programs may protect some of your assets from Medicaid's "spend-down" rules should you ever need to qualify for Medicaid benefits. If your current Long Term Care insurance policy meets your state's Partnership Program requirements, you may qualify for asset protection and if so, you will be notified of this by your insurance company.

If your current policy doesn't qualify, you may be able to add a Compound or Simple Benefit Increase Option so that your policy meets Partnership guidelines. Again, your insurance company will notify you if this is an available option for your policy.

**If you don't currently own a policy,
now is the time to purchase.**

Find out how!

**Call [(xxx) xxx-xxxx] for more information
and for a copy of A Consumer's Guide to
State-Approved Long Term Care Partnership**



Underwritten by Transamerica Life Insurance Company. Exclusions & Limitations apply. Contact the company for details.
Policy Series: TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001.

[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

Enrollment has started...

Take advantage of a great benefit available to
[ABC employees].

Enrollment for
[TransCare Options®] Long Term Care insurance
ends on **[xx/xx/xxxx]**.

Attend an Information Sales Seminar
or schedule an appointment with an enroller
to apply for coverage.

**[Click Here] or [c]all [(xxx) xxx-xxxx] to learn more about
paying for long term care.**



Underwritten by Transamerica Life Insurance Company. Exclusions & Limitations apply. Contact the company for details. Policy Series: TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001; in PA, TLC 1-P TRM (PA-F) 407.

LTC EM HTA 0409

TRANSAMERICA LIFE INSURANCE COMPANY




individual long term care insurance

Long Term Care: **Product Information**



LTC PPT1 CMR 0309

You may believe that hard work and planning for your future retirement needs are key to helping preserve your freedom of choice and standard of living. But what if you faced a long term care need. Long term care and the costs associated with it could have a negative impact on what you have spent a lifetime saving. Why? Quite simply long term care is expensive. But you have options when it comes to helping to protect yourself from this risk. Possibly the best option is Long Term Care insurance.

As an [ABC Employee], [TransCare Options®] Long Term Care insurance, underwritten by Transamerica Life Insurance Company, is now available to you. In the next few minutes, you will learn more about the valuable product available to you. If you have any questions, please call the National Sales Desk at the telephone number located at the end of this presentation.

individual long term care insurance

"This is too important an issue to overlook"

— Joan S., Advertising Compliance Mgr., LTC Division

Why [TransCare Options®]?

- The need for long term care can happen at any time no matter what your age
- Long term care can be expensive
- Helps protect retirement savings
- May relieve your family from the burden of caring for you
- Helps protect your freedom of choice.

TRANSAMERICA LIFE INSURANCE COMPANY

[TransCare Options®] is designed to give you comprehensive coverage should you need long term care.

1. Once you purchase [TransCare Options®] it will be there should you ever need long term care no matter what your age.
2. [TransCare Options®] will be there to help cover the high cost of long term care
3. Helping you preserve your retirement savings
4. With [TransCare Options®], family and friends may not face the need of caring for you
5. And you have more control over the type of care you receive and where you receive it.

individual long term care insurance

[TransCare Options®]
Individual Long Term Care Insurance

- Comprehensive Coverage
- Inflation Protection *
- Competitive Premium Rates
- [Simplified Issue Procedures**]

Not all benefits and options are available in all jurisdictions.
* Additional Premium Required **Available to eligible individuals


TRANSAMERICA LIFE INSURANCE COMPANY

The advertisement features a vertical blue bar on the left with a white dandelion seed head and stems. The main content is in a white box with a grey header and footer. The header contains the text 'individual long term care insurance' and '[TransCare Options®] Individual Long Term Care Insurance'. The main body lists four benefits in colored rounded rectangles: 'Comprehensive Coverage' (dark blue), 'Inflation Protection *' (teal), 'Competitive Premium Rates' (light green), and '[Simplified Issue Procedures**]' (grey). The footer contains a disclaimer and the company name 'TRANSAMERICA LIFE INSURANCE COMPANY'.

With [TransCare Options®] you get comprehensive coverage with inflation protection options at rates that may be surprisingly affordable to you [and reduced underwriting requirements that make it easier and quicker for you to obtain coverage].

individual long term care insurance

[TransCare Options®]
Individual Long Term Care Insurance



The Plan:

- [\$100] per day Maximum Daily Benefit covering:
 1. Home Health Care (HHC)
 2. Adult Day Care (ADC)
 3. Assisted Living Facility (ALF)
 4. Nursing Home (NH)
- [4] Year Benefit Period
- [90]-Day Elimination Period
- First Day coverage for HHC - 0 Day Elimination Period for HHC and ADC
- Alternative Payment Benefit - One third of monthly benefit paid directly to you to use in ANY way you see fit in lieu of all other benefits.
- [Deferred Benefit Increase Option]

*Not all Benefits and Options available in all jurisdictions

TRANSAMERICALIFEINSURANCECOMPANY

The standard [TransCare Options®] plan includes a [\$100] per day Maximum Daily Benefit with a [4] year Benefit Period. Coverage includes benefits for Home Health Care, Adult Day Care, Assisted Living Facilities and Nursing Homes. A [90]-Day Elimination Period also comes included in the standard plan. What this means is that you will pay for your long term care for the first [90] days of benefit eligibility before the policy begins to pay benefits. However, because we know that people prefer to receive care in their home, [TransCare Options®] includes a 0-day Elimination Period for both Home Health Care and Adult Day Care. The policy will pay these benefits from Day 1 of Benefit Eligibility! You also have the option of receiving the Alternative Payment Benefit. With this benefit, you will receive 1/3 of your monthly benefit paid directly to you. You can use this money in any way you see fit such as paying a relative for your care, having someone come in to clean your house or for care outside of the United States. This benefit is paid to you in lieu of all other benefits. [The Deferred Benefit Increase Option allows you to add either a Compound or Simple Benefit Increase Option to your policy on the 1st, 3rd and 5th anniversary of your policy's effective date.] So, whether you want to receive care in your home or outside of the country, [TransCare Options®] can truly meet your needs!

Inflation Protection Choices


Benefits Increase Option

- [The **3% Compound Benefit Increase Option** increases your benefit amounts each year by 3% of the current dollar amount.]
- The **5% Compound Benefit Increase Option** increases your benefit amounts each year by 5% of the current dollar amount.
- [The **5% Simple Benefit Increase Option** increases your benefit amounts each year by 5% of the original benefit amount.]


*not all Benefits Increase Options are available in all jurisdictions. There is an additional premium for these options.

TRANSAMERICA LIFE INSURANCE COMPANY

Because you may not use your [TransCare Options®] policy for many years, inflation can have a detrimental effect on the purchase power of your benefits. To help protect your benefits, you may also purchase a [3% or] 5% Compound Benefit Increase Option [or a 5% Simple Benefit Increase Option]. With this[ese] Option[s], your benefit will increase every year [based on the percentage that you choose]. For more information, please see the outline of coverage and product brochure attached to this presentation.

individual long term care insurance	
[Simplified Issue Procedures]	
	[
	<ul style="list-style-type: none">• Available to eligible employees• Limited medical questions if applying for standard coverage• Payroll deduction
]
TRANSAMERICA LIFE INSURANCE COMPANY	

[Because you are a[n] [ABC Employee], you may be eligible for [Simplified Issue Underwriting]. [With [Simplified Issue Underwriting], you will only have to complete certain sections of the application for coverage]. This allows your policy to be issued faster. Additionally, you may also pay your premiums through the convenience of payroll deduction. Other eligible individuals such as spouses, parents, in-laws, siblings and other extended family members will need to complete the entire application and undergo full underwriting.]



individual long term care insurance

[TransCare Options®]

- Care Coordination Benefit
 - Helps Insureds answer questions and make decisions
 - Finding a qualified provider
 - Determining what type of care is needed
 - Determining if other alternatives are available
- Access, through care coordination, to additional “at home” benefits*
 - Respite Care
 - Caregiver Training
 - Medical Alert System
 - Home Modification
 - Therapeutic Device


*In most states. See your agent for details.

TRANSAMERICA LIFE INSURANCE COMPANY

When it comes time to use your [TransCare Options®] policy, you won't be alone. The need for long term care may often come at a very stressful time in your life. For this reason, a Care Coordination benefit is included in the policy. This benefit provides for a Care Coordinator that can help answer some difficult questions such as:

1. What type of care do I need?
2. Where do I find a qualified provider?
3. How much will the services cost?
4. What are my alternatives?

In most states, because you use a Care Coordinator, you will also have access to additional benefits such as Respite Care, Caregiver Training, Medical Alert System, Home Modification and Therapeutic Device. These benefits may allow you to stay in your home for as long as possible.

individual long term care insurance		
[TransCare Options®] Example		
 Benefit Package [4] year plan [\$146,000] Pool of Money [\$100]/day Max Benefit [90] Day Elimination Period [Deferred Benefit Increase Option]		
	Age: [45]	Annual Standard Premium: [\$613.17] Spouses Standard Premium: [\$613.17]
	[40% Spousal Discount]	[\$294.74] [\$294.74]
	Cost	[\$318.43] [\$318.43]
	[15% Discount]	[\$47.69] [\$47.69]
	Annual Employee Cost	[\$270.74] [\$270.74]
	Bi-Weekly Cost	[\$11.28] [\$11.28]
		[\$22.56]
TRANSAMERICA LIFE INSURANCE COMPANY		

There are various discounts available to you with [TransCare Options®]. Because you are purchasing [TransCare Options®] through the [ABC] Program, you and all other eligible family members get a [15%] discount off of standard rates. This discount will continue for as long as the policy remains in effect even if you leave [employment] with [ABC]. Additionally, There is a [40%] discount for married couples and domestic partners who apply, in good faith, for identical benefits. What this essentially means is that spouses and domestic partners can purchase two identical policies for the same amount as a single policy at standard rates as shown in this example.

individual long term care insurance

[TransCare Options®]

An Overview

- [Employee] discount for you, your spouse, and all eligible family members
- Comprehensive coverage with
 - 0 Day Elimination Period for Home Health Care and Adult Day Care
 - Alternative Payment Benefit
 - Inflation protection options (not all options available in all states)
- Convenience of bi-weekly payroll deduction
- [Simplified Issue Underwriting]

TRANSAMERICA LIFE INSURANCE COMPANY

In summary, by purchasing [TransCare Options®] through the [ABC] Program you and your family members will receive a [15%] discount off of standard premium rates. Additionally, you will receive a comprehensive product that gives you more control over your care through the Alternative Payment Benefit and emphasizes care at home with the 0-day Elimination Period for Home Health care Adult Day Care. [And, finally, your policy may be issued more quickly because of the [Simplified Issue Underwriting] available to eligible employees.]

individual long term care insurance



[TransCare Options®]

If you would like to learn more about [TransCare Options®] and the benefits available to you, please call the **Transamerica Long Term Care National Sales Desk at:**

[(866) 475-6925]

Not all benefits, options, or discounts available in all jurisdictions. Please see an Outline of Coverage or contact the company for complete details. Exclusions and limitations apply. Underwritten by Transamerica Life Insurance Company, Home Office: Cedar Rapids, Iowa; Administrative Office: P.O. Box 95302, Hurst, Texas 76503-5302.


TRANSAMERICA LIFE INSURANCE COMPANY




To learn more about [TransCare Options®] and the benefits available to you, please call the Transamerica Long Term Care National Sales Desk at [(XXX) XXX-XXXX]. One of our friendly, licensed agents will be happy to assist you.

For information on the Exclusions and Limitations of this product and the benefits available in your state, please see the Brochure and Outline of Coverage attached to this presentation.

TRANSAMERICA LIFE INSURANCE COMPANY




[TransCare Options®]
A Plan Designed for a Changing Future™



individual long term care insurance

Long Term Care: **What is It and How Much Does It Cost?**



LTC PPT CMR AR 0309

You may be unfamiliar with long term care and the issues surrounding it. This presentation is intended to give you a brief overview of long term care and its costs. You will also find links to some first hand accounts from people who's families have been affected by long term care. If you have any questions, please feel free to contact us at the number given to you at the end of the presentation.

Long Term Care – What is it?

Long term care is a range of services designed to meet chronic health or personal care needs over an extended period of time.

One day, you might find that you need help with every day activities such as bathing, dressing, using the toilet, transferring (to or from a bed, chair, or wheelchair), continence or eating.

Long Term Care services may be provided

- In your home by an unpaid caregiver who can be a family member or friend
- In your home by a nurse, home health/home care aide or therapist
- In a variety of long term facilities (i.e., Assisted Living Facilities or Nursing Homes)

Long Term Care maximizes your independence and functioning at a time when you are unable to be fully independent.

TRANSAMERICA LIFE INSURANCE COMPANY

Long term care can take many forms, but its ultimate goal is to keep you as independent as possible when you are unable to perform two or all activities of daily living. You can see the six Activities of Daily Living listed on this slide. We often take these activities for granted, but imagine what you would do if you had problems performing these basic functions. Long term care services are designed to help you if you find yourself in this situation. Services can be received in the home via an informal caregiver (such as a family member or friend) or home health aide. Long term care services can also be provided in a more formal setting such as an Assisted Living Facility or a Nursing Home.



individual long term care insurance

Can It Happen to Me?

It happens to real people everyday. It might happen to you.

- Presently, it is estimated that 40% of those persons receiving long term care are not seniors, rather they're between the ages of 18 and 64.
- One-third of the 700,000 stroke victims in the United States each year are under age 60.

Source: Shelton, Phyllis. Long Term Care: Your Financial Planning Guide. Tennessee: LTCI Publishing, 2007.

"This is too important an issue to overlook."
— Joan S., LTC Division

TRANSAMERICA LIFE INSURANCE COMPANY

Can it Happen to Me? You may be asking yourself this question because at first glance these services seem to be a reality only for the elderly. So you would be surprised to learn that a substantial portion (as high as 40%) of the long term care services provided in this country are for individuals between the ages of 18 and 64. Why? There are a variety of reasons such as the aftermath of a car accident or a brain injury. For example, one-third of the 700,000 stroke victims in the U.S. each year are under the age of 60.

What does Long Term Care cost?

The average costs in the United States (in 2008) were:

- \$187/day for a semi-private room in a nursing home
- \$209/day for a private room in a nursing home
- \$3,008/month for care in an Assisted Living Facility (for a one bedroom unit)
- \$29/hour for a Home Health Aide
- \$18/hour for Homemaker services
- \$59/day for care in an Adult Day Health Care Center

Source: Paying for Long Term Care. National Clearinghouse for Long Term Care Information. Available at <http://www.longtermcare.gov>. Accessed June 2008.

TRANSAMERICA LIFE INSURANCE COMPANY

Long term care services are expensive. For example, on average, a one year stay in a nursing home can cost over \$76,000; an assisted living facility can cost on average over \$36,000 a year. Even a home health aide providing 3 hours of care a day for 3 days a week can cost over \$13,000 per year. You can see how easily facing a long term care need can have a detrimental effect on your income AND your retirement savings. But, beyond monetary cost, there is an emotional toll that can occur. Imagine what you would do if a loved-one suddenly needed long term care. How would this affect you? Would you have to change your work schedule to provide care? Would you miss family events such as your child's ball game or play because you had to provide care to another family member?

individual long term care insurance

[TransCare Options®]


To learn more about long term care and long term care insurance, attend and enrollment seminar or contact the **Transamerica Long Term Care National Sales Desk.**

[(xxx) xxx-xxxx]

An licensed agent will be available to answer your questions.

Not all benefits, options, or discounts available in all jurisdictions. Please see an Outline of Coverage or contact the company for complete details. Exclusions and limitations apply. Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, Iowa; Administrative Office: P.O. Box 95302, Hurst, Texas 76503-5302.


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All these considerations may be daunting. We encourage you to talk to your family and friends. The information provided in this presentation is a general overview of long term care. If you have any questions about long term care and would like greater detail, please call the Transamerica Long Term Care National Sales Desk. Licensed Long Term Care insurance agents will be happy to answer any questions that you may have.


TRANSAMERICA LIFE INSURANCE COMPANY

[TransCare Options]
A Plan Designed for a Changing Future™



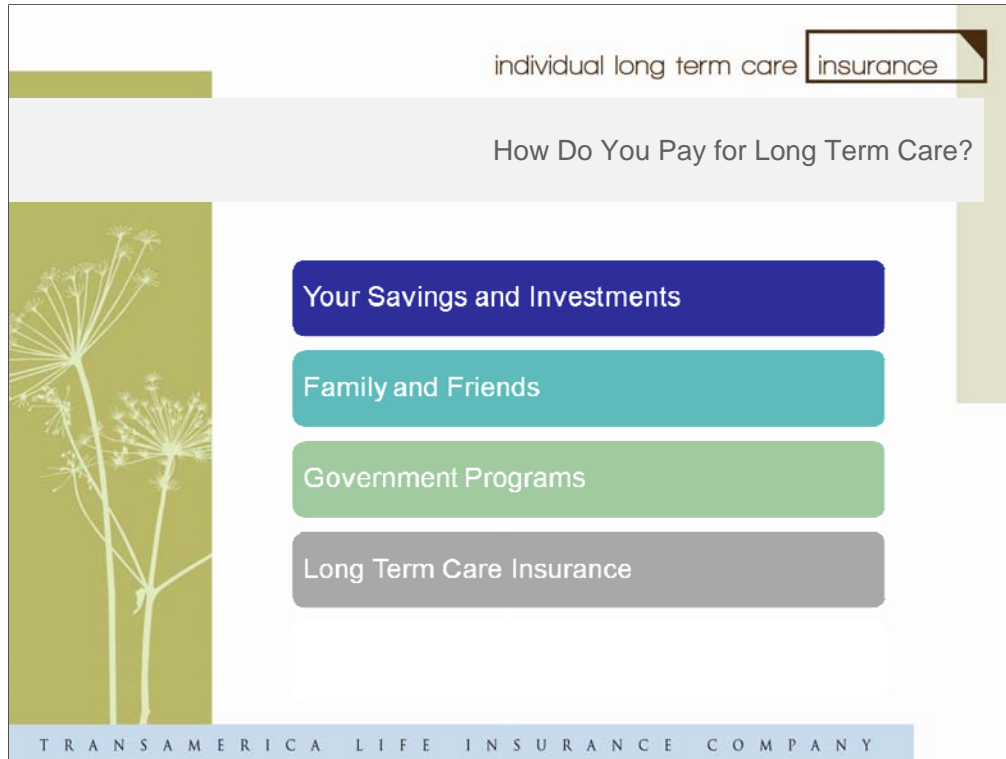
individual long term care insurance

Long Term Care: **How to Pay for It**



LTC PPT3 CMR 0309

You may be unfamiliar with long term care and the issues surrounding it. This presentation is intended to give you a brief overview of long term care and how to fund it. You will also find links to some first hand accounts from people who's families have been affected by long term care. If you have any questions, please feel free to contact us at the number given to you at the end of the presentation.



There are various methods that people use today to pay for long term care. Some people must rely on their savings and investments; others rely on family and friends to provide informal care; there are some government programs that act as a safety net should you not afford the cost; and finally there is Long Term Care Insurance. We will talk about each of these methods in the next sections of this presentation. This is not an exhaustive list of funding methods for long term care. Should you have questions, please call the Transamerica Long Term Care National Sales Desk. The number will be given at the end of this presentation.

individual long term care insurance

Using your savings and investments

	Amount Saved*	Assisted Living Facility Daily Cost**	Days In Assisted Living Facility
Savings compounded at [5%] for [10] years	[\$48,199.35]	[\$163.33]	[295]
Savings compounded at [5%] for [15] years	[\$80,365.66]	[\$208.45]	[386]
Savings compounded at [5%] for [20] years	[\$121,418.93]	[\$266.05]	[456]

Using your savings:

After 10 years, saved enough for less than 1 year in ALF

After 15 years, saved enough for one year and 21 days in ALF

After 20 years, saved enough for one year and 91 days in ALF

Investing [\$3,000] annually. Assumes adequate and available funding and ignores fluctuations in investment values and the timing of withdrawals.
**Based on 2008 ALF cost of \$100.27 (national average), compounded 5% annually for inflation.

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Using your retirement savings and investments can present a risk to your financial plan. Even if there is only a modest need for assistance, the cost could become significant. But, let's say that you are confident that you can save and invest to accumulate enough money to fund the expense. We will use Assisted Living Facilities in this example. In this example, [\$3,000] per year is being invested to one day meet the costs associated with long term care. Let's also assume a 5% rate of return for a [10] year, [15] year and [20] year period. Based on these assumptions, after [10] years you will only have saved enough for [295] days in an [ALF]; after [15] years, you will have saved enough for just over a year in an [Assisted Living Facility]; and after [20] years, you will have saved slightly more, but you will still only afford [1 year and 91 days] in an [ALF].

Based on this example, you can easily see how a long term care event can negatively impact your financial plan.

individual long term care insurance

Family and Friends

- Family and friends may need to care for you
- Consider time commitment and financial impact your long term care needs may have on them
 - Loss time at work
 - Career impact
- Let them offer help out of compassion instead of necessity

“Looking back I don’t know how we did it, but through all the tears and time missed from work we made it through.”
– Theresa B., LTC Division

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Some people rely on the informal care that can be provided by family and friends. Although this type of care may not have an immediate monetary cost that can be quantified, there are still costs such as the emotional impact of caring for a loved one. Caregivers face challenges that affect not only their personal activities but also their work and career as well. Some caregivers find that they must adjust their work schedule to accommodate the additional responsibility of caregiving. This may not only affect their finances now, but it may also diminish the amount of money they can set aside for their own retirement.

individual long term care insurance

What about Government Assistance?

- Americans may be surprised to learn that Medicare and most health insurance plans - including Medicare Supplemental insurance - may not cover long term care services.*
- The National Association of Insurance Commissioners state that you should not rely on Medicare to pay for your long-term care needs.**
- Medicaid is a welfare program for those with limited incomes, few assets and available resources.*
- The Social Security Administration, in its benefit statement, states that "Medicare does not pay for long term care, so you may want to consider options for private insurance."

*2008 Shoppers Guide to Long-Term Care Insurance, page 5.
**National Clearinghouse for Long-Term Care Information, Medicare, U.S. Department of Health and Human Services September 2007, www.longtermcare.gov
***Social Security Administration website. Available at <http://www.socialsecurity.gov/mystatement/sample4.htm>. Accessed July 2008.

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Many Americans are surprised to learn that Medicare and most health insurance plans - including Medicare Supplement insurance - may not cover long-term care. Medicare will help pay for a limited skilled nursing facility stay, hospice care or home health care if you meet certain conditions. Visit Medicare's website at www.medicare.gov to learn more.

For those with limited income and assets, Medicaid may fill the need. It is a joint federal and state government program designed to pay medical costs including long term care. Medicaid programs are governed by each state. To determine which state agency manages Medicaid in your state and obtain more information, visit www.govbenefits.gov.

Although these programs can pay for some long term care, the federal and state governments encourage you to find other private sources of funding. For example, the Social Security Administration in its benefit statements states that "Medicare does not pay for long term care, so you may want to consider options for private insurance."

individual long term care **insurance**

Long Term Care Insurance

Long Term Care insurance allows you to transfer the risk of long term care costs to an insurance company.

- Once you meet eligibility and policy requirements, benefits are available to you
- The benefits paid and applied towards long term care expenses are not considered taxable income if you purchase a Tax-Qualified policy
- Having a Long Term Care insurance policy may provide you with an additional tax deduction, subject to your age, income and other factors*
- Your retirement portfolio is used for what it was designed to do – to help you enjoy your retirement
- Your spouse or partner can continue to access your retirement savings to maintain his or her standard of living

"...knowing the insurance was there...helped tremendously."
– Connie E., LTC Division

*Neither Transamerica Life Insurance Company nor any of its agents or representatives give legal, tax or accounting advice. Please consult your tax advisor for assistance.

TRANSAMERICA LIFE INSURANCE COMPANY

Long Term Care Insurance may be one of the most cost-effective methods of funding long term care. It transfers the risk of needing and paying for long term care to an insurance company. In return for a premium, the insurance company will provide benefits for a long term care need. Additionally, Long Term Care insurance may help protect your retirement savings and allow it to be used for its intended purpose – your retirement.

Long Term Care insurance may not be appropriate for everyone, however. You may need to pay for a policy for many years before it is used. Before you purchase it, you must be sure that you can afford to pay the premiums should your employment situation change now or in the future.

Why plan ahead for Long Term Care?

- Using your retirement savings and investments can present a risk to your financial plan
 - The cost of long term care services often exceeds what the average person can pay from income and other resources
 - Spouses may not have the same quality of life if assets are used for long term care costs
- Family caregivers face challenges that affect not only their personal activities but also their work and career
- Medicare and most health insurance plans-including Medicare Supplement insurance-do not cover long term care
 - Each program has specific rules for what types of services each covers, how long one can receive services, eligibility for coverage, and cost sharing

TRANSAMERICA LIFE INSURANCE COMPANY

Like everything else, planning ahead for long term care is a good thing to do. Like planning for retirement, planning for long term care takes serious consideration and careful thought. How will you pay for it – your investments, personal income, or some other method? How will you involve your family? Are they willing to provide care or funding? Will you rely on government programs? These are just a few of the questions you must answer when planning ahead for long term care.

individual long term care insurance

[TransCare Options®]


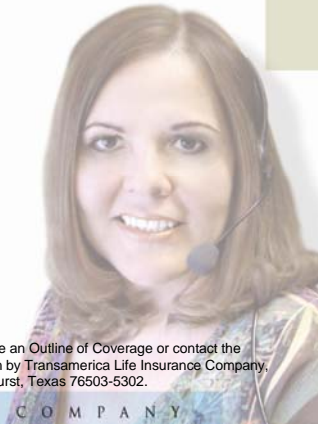
To learn more about long term care and long term care insurance, attend and enrollment seminar or contact the **Transamerica Long Term Care National Sales Desk.**

[(866) 475-6925]

An licensed agent will be available to answer your questions.

Not all benefits, options, or discounts available in all jurisdictions. Please see an Outline of Coverage or contact the company for complete details. Exclusions and limitations apply. Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, Iowa; Administrative Office: P.O. Box 95302, Hurst, Texas 76503-5302.

TRANSAMERICA LIFE INSURANCE COMPANY



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<i>SERFF Tracking Number:</i>	<i>AEGJ-126066295</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42137</i>
<i>Company Tracking Number:</i>	<i>LTC AN 0309 ET AL</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC AN 0309</i>		
<i>Project Name/Number:</i>	<i>LTC AN 0309/LTC AN 0309 et al</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	AEGJ-126066295	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	42137
Company Tracking Number:	LTC AN 0309 ET AL		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	LTC AN 0309		
Project Name/Number:	LTC AN 0309/LTC AN 0309 et al		

Supporting Document Schedules

Review Status:

Satisfied -Name:	LTC PPT1 CMR 0309 Slides	04/15/2009
Comments:		
Attachment:	LTC PPT1 CMR 0309 Slides 4-13.pdf	

Review Status:

Satisfied -Name:	LTC PPT2 CMR 0309 Slides	04/15/2009
Comments:		
Attachment:	LTC PPT2 WIIHM 0309 Slides 4-13.pdf	

Review Status:

Satisfied -Name:	LTC PPT3 CMR 0309 Slides	04/15/2009
Comments:		
Attachment:	LTC PPT3 HTP4I 0309 Slides 4-14.pdf	

Review Status:

Satisfied -Name:	Cover Letter	04/15/2009
Comments:		
Attachment:	AR AN ANBE filing ltr 4-15.pdf	

Review Status:

Satisfied -Name:	Variables	04/15/2009
Comments:		
Attachment:	Variables 0309 filing 4-15.pdf	

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

Long Term Care: **Product Information**



individual long term care insurance

“This is too important an issue to overlook”

– Joan S., Advertising Compliance Mgr., LTC Division

Why [TransCare Options®]?

- The need for long term care can happen at any time no matter what your age
- Long term care can be expensive
- Helps protect retirement savings
- May relieve your family from the burden of caring for you
- Helps protect your freedom of choice.

individual long term care insurance

[TransCare Options®]
Individual Long Term Care Insurance

Comprehensive Coverage

Inflation Protection*

Competitive Premium Rates

[Simplified Issue Procedures**]

Not all benefits and options are available in all jurisdictions.

* Additional Premium Required **Available to eligible individuals

T R A N S A M E R I C A L I F E I N S U R A N C E C O M P A N Y

[TransCare Options®] Individual Long Term Care Insurance

The Plan:

- [\$100] per day Maximum Daily Benefit covering:
 1. Home Health Care (HHC)
 2. Adult Day Care (ADC)
 3. Assisted Living Facility (ALF)
 4. Nursing Home (NH)
- [4] Year Benefit Period
- [90]-Day Elimination Period
- First Day coverage for HHC - 0 Day Elimination Period for HHC and ADC
- Alternative Payment Benefit - One third of monthly benefit paid directly to you to use in ANY way you see fit in lieu of all other benefits.
- [Deferred Benefit Increase Option]

*Not all Benefits and Options available in all jurisdictions

Inflation Protection Choices

Benefits Increase Option

- [The **3% Compound Benefit Increase Option** increases your benefit amounts each year by 3% of the current dollar amount.]
- The **5% Compound Benefit Increase Option** increases your benefit amounts each year by 5% of the current dollar amount.
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individual long term care insurance

[Simplified Issue Procedures]

[

- Available to eligible employees
- Limited medical questions if applying for standard coverage
- Payroll deduction

]

individual long term care insurance

[TransCare Options®]

- Care Coordination Benefit
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 - Respite Care
 - Caregiver Training
 - Medical Alert System
 - Home Modification
 - Therapeutic Device

*In most states. See your agent for details.

individual long term care insurance

[TransCare Options®] Example

Benefit Package

[4] year plan
 [\$146,000] Pool of Money
 [\$100]/day Max Benefit
 [90] Day Elimination Period
 [Deferred Benefit Increase Option]

	Annual Standard Premium	Spouses Standard Premium
Age: [45]	[\$613.17]	[\$613.17]
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individual long term care insurance

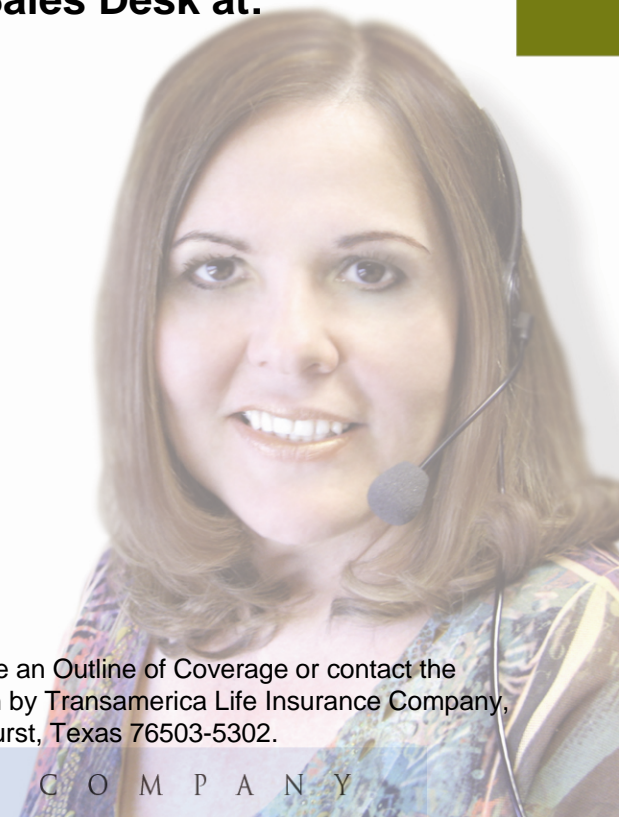
[TransCare Options®]

If you would like to learn more about [TransCare Options®]
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T R A N S A M E R I C A L I F E I N S U R A N C E C O M P A N Y





[TransCare Options[®]]

A Plan Designed for a Changing FutureSM



individual long term care insurance

Long Term Care: **What is It and How Much Does It Cost?**



Long Term Care – What is it?

Long term care is a range of services designed to meet chronic health or personal care needs over an extended period of time.

One day, you might find that you need help with every day activities such as bathing, dressing, using the toilet, transferring (to or from a bed, chair, or wheelchair), continence or eating.

Long Term Care services may be provided

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- \$59/day for care in an Adult Day Health Care Center

Source: Paying for Long Term Care. National Clearinghouse for Long Term Care Information. Available at <http://www.longtermcare.gov>. Accessed June 2008.

individual long term care insurance

[TransCare Options®]

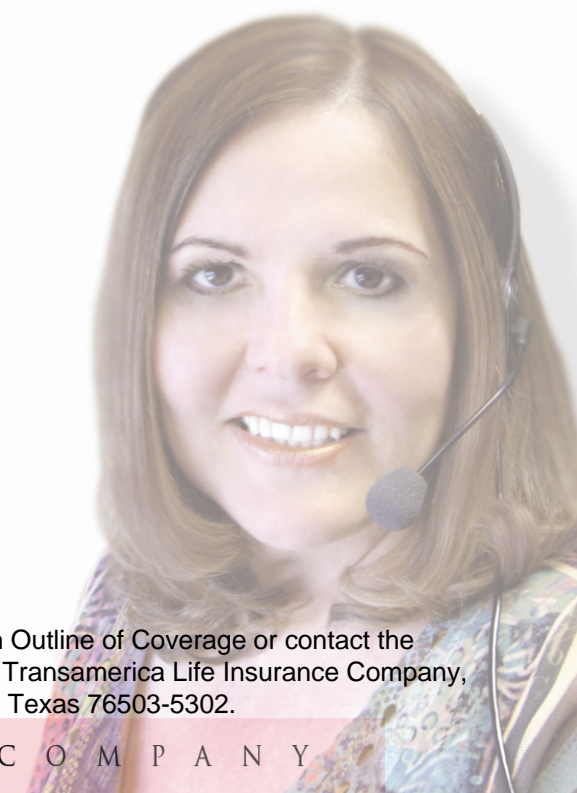
To learn more about long term care and long term care insurance, attend and enrollment seminar or contact the **Transamerica Long Term Care National Sales Desk.**

[(xxx) xxx-xxxx]

An licensed agent will be available to answer your questions.

Not all benefits, options, or discounts available in all jurisdictions. Please see an Outline of Coverage or contact the company for complete details. Exclusions and limitations apply. Underwritten by Transamerica Life Insurance Company, Home Office: Cedar Rapids, Iowa; Administrative Office: P.O. Box 95302, Hurst, Texas 76503-5302.

T R A N S A M E R I C A L I F E I N S U R A N C E C O M P A N Y



TRANSAMERICA LIFE INSURANCE COMPANY

[TransCare Options®]

A Plan Designed for a Changing Future™



individual long term care insurance

Long Term Care: **How to Pay for It**



individual long term care insurance

How Do You Pay for Long Term Care?


Your Savings and Investments

Family and Friends

Government Programs

Long Term Care Insurance

Using your savings and investments



	Amount Saved*	Assisted Living Facility Daily Cost**	Days In Assisted Living Facility
Savings compounded at [5%] for [10] years	[\$48,199.35]	[\$163.33]	[295]
Savings compounded at [5%] for [15] years	[\$80,365.66]	[\$208.45]	[386]
Savings compounded at [5%] for [20] years	[\$121,418.93]	[\$266.05]	[456]

Using your savings:

After 10 years, saved enough for less than 1 year in ALF

After 15 years, saved enough for one year and 21 days in ALF

After 20 years, saved enough for one year and 91 days in ALF

Investing [\$3,000] annually. Assumes adequate and available funding and ignores fluctuations in investment values and the timing of withdrawals.

***Based on 2008 ALF cost of \$100.27 (national average), compounded 5% annually for inflation.*

Family and Friends

- Family and friends may need to care for you
- Consider time commitment and financial impact your long term care needs may have on them
 - Loss time at work
 - Career impact
- Let them offer help out of compassion instead of necessity

“Looking back I don’t know how we did it, but through all the tears and time missed from work we made it through.”

– Theresa B., LTC Division

What about Government Assistance?

- Americans may be surprised to learn that Medicare and most health insurance plans - including Medicare Supplemental insurance - may not cover long term care services.*
- The National Association of Insurance Commissioners state that you should not rely on Medicare to pay for your long-term care needs.**
- Medicaid is a welfare program for those with limited incomes, few assets and available resources.*
- The Social Security Administration, in its benefit statement, states that “Medicare does not pay for long term care, so you may want to consider options for private insurance.”

*2008 Shoppers Guide to Long-Term Care Insurance, page 5.

**National Clearinghouse for Long-Term Care Information, Medicare, U.S. Department of Health and Human Services September 2007, www.longtermcare.gov

***Social Security Administration website. Available at <http://www.socialsecurity.gov/mystatement/sample4.htm>. Accessed July 2008.

Long Term Care Insurance

Long Term Care insurance allows you to transfer the risk of long term care costs to an insurance company.

- Once you meet eligibility and policy requirements, benefits are available to you
- The benefits paid and applied towards long term care expenses are not considered taxable income if you purchase a Tax-Qualified policy
- Having a Long Term Care insurance policy may provide you with an additional tax deduction, subject to your age, income and other factors*
- Your retirement portfolio is used for what it was designed to do – to help you enjoy your retirement
- Your spouse or partner can continue to access your retirement savings to maintain his or her standard of living

“...knowing the insurance was there...helped tremendously.”

– Connie E., LTC Division

*Neither Transamerica Life Insurance Company nor any of its agents or representatives give legal, tax or accounting advice. Please consult your tax advisor for assistance.

Why plan ahead for Long Term Care?

- Using your retirement savings and investments can present a risk to your financial plan
 - The cost of long term care services often exceeds what the average person can pay from income and other resources
 - Spouses may not have the same quality of life if assets are used for long term care costs
- Family caregivers face challenges that affect not only their personal activities but also their work and career
- Medicare and most health insurance plans-including Medicare Supplement insurance-do not cover long term care
 - Each program has specific rules for what types of services each covers, how long one can receive services, eligibility for coverage, and cost sharing



individual long term care insurance

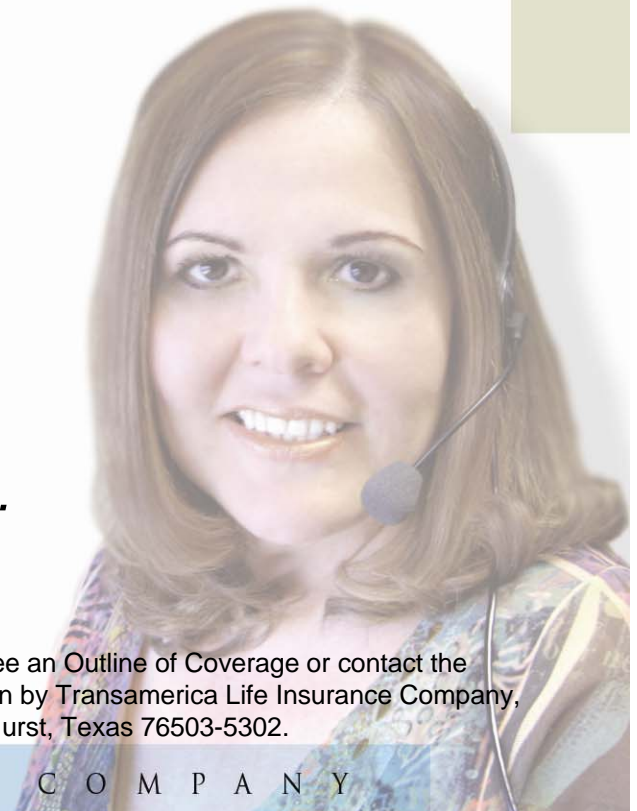
[TransCare Options®]

To learn more about long term care and long term care insurance,
attend and enrollment seminar or contact the
Transamerica Long Term Care National Sales Desk.

[(866) 475-6925]

*An licensed agent will be
available to answer your questions.*

Not all benefits, options, or discounts available in all jurisdictions. Please see an Outline of Coverage or contact the company for complete details. Exclusions and limitations apply. Underwritten by Transamerica Life Insurance Company, Home Office: Cedar Rapids, Iowa; Administrative Office: P.O. Box 95302, Hurst, Texas 76503-5302.



T R A N S A M E R I C A L I F E I N S U R A N C E C O M P A N Y



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
817-285-3530
pamdavis@aegonusa.com

April 15, 2009

Commissioner Julie Benafield Bowman
1200 West Third Street
Little Rock, AR 72201

RE:	Long Term Care Advertising		
NAIC #:	86231		
FEIN #:	39-0989781		
Form # / Description:			
LTC AN 0309	Invitation to Inquire	LTC AN BE 0309	Invitation to Inquire
LTC EM BIO 0309	Invitation to Inquire	LTC EM DF 0309	Invitation to Inquire
LTC EM ES 0309	Invitation to Inquire	LTC EM FAM 0309	Invitation to Inquire
LTC EM OS 0309	Invitation to Inquire	LTC EM OV 0309	Invitation to Inquire
LTC EM PTR 0309	Invitation to Inquire	LTC EM HTA 0409	Invitation to Inquire
LTC PPT1 CMR 0309	Invitation to Inquire	LTC PPT2 CMR 0309	Invitation to Inquire
LTC PPT3 CMR 0309	Invitation to Inquire		

Dear Commissioner Bowman:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any advertising previously approved forms.

These forms will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

When the general ads are used electronically through an employer/association computer system, all references "click here" will take the customer to one of the power point presentations. The slides are on the form schedule tab and the slides with notes are on the supporting documentation tab. Please see the attached variables document for a description of which power point presentation goes with each general ad.

It is our intention to use these forms in both paper and electronic format. Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that these forms will meet with your approval. If you have any questions, please contact me at 800-553-7600, x3530, or pamdavis@aegonusa.com.

Sincerely,

A handwritten signature in cursive script that reads "Pam Davis".

Pamm Davis
Advertising Analyst Trainee
Long Term Care Division

VARIABLES

LTC AN 0309

The “*Product Name*” is variable, depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica®
SecurePath LTCi®
TransCare Options®
TransCare®

“*ABC*” of the variable will always be the Employer/Association Name. “*Employees*”, of the variable will be Employee, Member or Card Member to which the offer is being made.

“*10%*” discount – will be 5% to 15% depending upon the employer/association.

“*ABC*” discount name will be the Employer or Association Name to which the offer is being made.

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC AN BE 0309

The “*Product Name*” is variable, depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica®
SecurePath LTCi®
TransCare Options®
TransCare®

“*15%*” discount – will be 5% to 15% depending upon the employer/association.

“*ABC*” of the variable will always be the Employer/Association Name. “*Employees*”, of the variable will be Employee, Member or Card Member to which the offer is being made. The discount will only appear if applicable to the Employer/Association.

“*40% Spousal Discount*” – will appear only if spousal coverage is applicable. The discount will range from 5% to 40% depending upon the employer/association.

Enrollment Period - will be as negotiated with the group.

“*Click here*” will take the customer to a Power Point Presentation, LTC PPT3 CMR 0309. Depending upon whether the PPT is used with this advertisement will determine whether or not the “*c*” in “*call*” is a capital or lower case.

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC EM BIO 0309

The “*Product Name*” is variable, depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica®

SecurePath LTCi®

TransCare Options®

TransCare®

“*ABC program*” through out the piece will be the Employer or Association Name to which the offer is being made.

“*Employee*” will be employee member or card member.

“*15%*” discount – will be 5% to 15% depending upon the employer/association.

“*Click here*” will take the customer to a Power Point Presentation, LTC PPT1 CMR 0309. Depending upon whether the PPT is used with this advertisement will determine whether or not the “*c*” in “*call*” is a capital or lower case.

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC EM DF 0309

The “*Product Name*” is variable, depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica®

SecurePath LTCi®

TransCare Options®

TransCare®

“*1 week*” will either be 1 week, 2 weeks or 1 day depending on when it is used.

“*ABC*” of the variable will always be the Employer/Association Name. “*Employees*”, of the variable will be Employee, Member or Card Member to which the offer is being made. The discount will only appear if applicable to the Employer/Association.

Enrollment ends date - will be created depending on the negotiations with the group.

“*15%*” discount – will be 5% to 15% depending upon the employer/association.

“*Click here*” will take the customer to a Power Point Presentation, LTC PPT2 CMR 0309. Depending upon whether the PPT is used with this advertisement will determine whether or not the “*c*” in “*call*” is a capital or lower case.

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC EM ES 0309

The “*Product Name*” is variable, depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica®

SecurePath LTCi®

TransCare Options®

TransCare®

“*ABC*” of the variable will always be the Employer/Association Name. “*Employees*”, of the variable will be Employee, Member or Card Member to which the offer is being made. The discount will only appear if applicable to the Employer/Association.

Enrollment ends date - will be created depending on the negotiations with the group.

“15%” discount – will be 5% to 15% depending upon the employer/association.

“*Click here*” will take the customer to a Power Point Presentation, LTC PPT2 CMR 0309.

“*Click here*” will take the customer to a Power Point Presentation, LTC PPT1 CMR 0309.

“*also*” will only appear if one or more “click here” statements are used.

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC EM FAM 0309

The “*Product Name*” is variable, depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica®

SecurePath LTCi®

TransCare Options®

TransCare®

“*ABC program*” through out the piece will be the Employer or Association Name to which the offer is being made.

“*Click here*” will take the customer to a Power Point Presentation, LTC PPT3 CMR 0309. Depending upon whether the PPT is used with this advertisement will determine whether or not the “*c*” in “*call*” is a capital or lower case.

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC EM OS 0309

The “*Product Name*” is variable, depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica®

SecurePath LTCi®

TransCare Options®

TransCare®

“15%” discount – will be 5% to 15% depending upon the employer/association.

“*ABC*” of the variable will always be the Employer/Association Name. “*Employees*”, of the variable will be Employee, Member or Card Member to which the offer is being made. The discount will only appear if applicable to the Employer/Association.

“40% Spousal Discount” – will appear only if spousal coverage has been offered or selected. The discount will range from 5% to 40% depending upon the employer/association.

Enrollment Period - will be negotiated with the employer/association.

“*Click here*” will take the customer to a Power Point Presentation, LTC PPT2 CMR 0309. Depending upon whether the PPT is used with this advertisement will determine whether or not the “*c*” in “*call*” is a capital or lower case.

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC EM OV 0309

The “*Product Name*” is variable, depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica®

SecurePath LTCi®

TransCare Options®

TransCare®

“*ABC*” of the variable will always be the Employer/Association Name. “*Employer*”, of the variable will be Employer or Association to which the offer is being made.

“*Click here*” will take the customer to a Power Point Presentation, LTC PPT1 CMR 0309. Depending upon whether the PPT is used with this advertisement will determine whether or not the “*c*” in “*call*” is a capital or lower case.

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

“*Call Before Date*” will be negotiated with the employer/association.

“15%” discount – will be 5% to 15% depending upon the employer/association.

“*ABC program*” will be the Employer or Association Name to which the offer is being made.

LTC EM PTR 0309

The “*Product Name*” is variable, depending upon the employer or association group it is being used for. The variables could be:

- Transitions by Transamerica®
- SecurePath LTCi®
- TransCare Options®
- TransCare®

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC EM HTA 0409

The “*Product Name*” is variable, depending upon the employer or association group it is being used for. The variables could be:

- Transitions by Transamerica®
- SecurePath LTCi®
- TransCare Options®
- TransCare®

“*ABC*” of the variable will always be the Employer/Association Name. “*Employees*”, of the variable will be Employee, Member or Card Member to which the offer is being made.

Enrollment Period - will be negotiated with the employer/association.

“*Click here*” will take the customer to a Power Point Presentation, LTC PPT3 CMR 0309. Depending upon whether the PPT is used with this advertisement will determine whether or not the “*c*” in “*call*” is a capital or lower case.

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC PPT1 CMR 0309

Slide 1

The “*Product Name*” is variable through out the piece. depending upon the employer or association group it is being used for. The variables could be:

- Transitions by Transamerica®
- SecurePath LTCi®
- TransCare Options®
- TransCare®

Note 1

“*ABC*” of the variable will always be the Employer/Association Name. “*Employees*”, of the variable will be Employee, Member or Card Member to which the offer is being made.

Slide 3

"Simplified Issue Procedures" could also be Modified Issue Procedures.

Note 3

"and reduced underwriting..." will not appear unless underwriting concessions have been made with the employer/association.

Slide 4

"\$100" will be the maximum daily benefit of the offer and can be \$40 to \$400, depending upon the employer/association.

"4" can be 2, 3, 4, 5 and 6 or unlimited.

"90" day EP can be 0, 30, 60, 90 or 180.

"Deferred Benefit Option" can also be 3% Simple BIO, 5% Compound BIO depending upon the employer/association. We realize 5% CBIO must be offered to every customer. Please see slide 5.

Note 4

The same variables are in the note section, as applicable.

Slide 5

"3% CBIO and the 5% SBIO" will only show if applicable.

Note 5

The same variables are in the note section. *"based on the percentage that you chose"* will only be spoken if applicable.

Slide 6 and Note 6

The entire slide is variable, depending upon whether underwriting concessions are applicable to the employer/association.

Slide 8 and Note 8

The example given will be the offer being made to a particular employer/association.

Slide 9

"Employee" can also be member or card member.

"Simplified Issue Procedures" could also be Modified Issue Procedures.

Note 9

The same variables are in the note section, as applicable.

Slide 10 and Note 10

The *"Phone Number"* is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC PPT2 CMR 0309

Slide 1

The “*Product Name*” is variable through out the piece. depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica®

SecurePath LTCi®

TransCare Options®

TransCare®

Slide 5

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

LTC PPT3 CMR 0309

Slide 1

The “*Product Name*” is variable through out the piece. depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica®

SecurePath LTCi®

TransCare Options®

TransCare®

Slide 3 and Note 3

This example varies depending upon the amount invested, the percentage and the number of years that will be depicted on this slide.

Slide 8

The “*Phone Number*” is variable because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

<i>SERFF Tracking Number:</i>	<i>AEGJ-126066295</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42137</i>
<i>Company Tracking Number:</i>	<i>LTC AN 0309 ET AL</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC AN 0309</i>		
<i>Project Name/Number:</i>	<i>LTC AN 0309/LTC AN 0309 et al</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Invitation to Inquire	04/14/2009	LTC EM FAM 0309 4-10.pdf
No original date	Form	Invitation to Inquire	04/14/2009	LTC EM OS 0309 4-14.pdf
No original date	Form	invitation to Inquire	04/14/2009	LTC EM OV 0309 4-10.pdf
No original date	Form	Invitation to inquire	04/14/2009	LTC EM PTR 0309 4-10.pdf
No original date	Form	Invitation to Inquire	04/14/2009	LTC EM HTA 0409 4-10.pdf
No original date	Form	Invitation to Inquire	06/03/2009	LTC PPT2 WIIHM 0309 4-14.pdf
No original date	Form	Invitation to Inquire	04/14/2009	LTC PPT2 WIIHM 0309 4-14.pdf

[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

You made a smart decision; you purchased
Long Term Care insurance
through the [ABC Program].



Did you know that your family members remain eligible to purchase the same valuable product through the [ABC program] at the same discount?

Find out how today! [Click here or]
[c]all [(xxx) xxx-xxxx] for more information.



Underwritten by Transamerica Life Insurance Company. Exclusions & Limitations apply. Contact the company for details. Policy Series: TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001; in PA, TLC 1-P TRM (PA-F) 407.

LTC EM FAM 0309

[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

- [[15]% [ABC Employee] Discount]
- [[40]% Spousal Discount for those who qualify]
- Discounts and coverage are also available to your spouse, children 18+, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.

DON'T MISS
THIS OPPORTUNITY TO BUY
INDIVIDUAL LONG TERM CARE INSURANCE.

Your Enrollment Period Will:

Begin on: [month x, xxxx] and End on: [month xx, xxxx]

How To Apply for Coverage:

- ***Attend an Information Sales Seminar***
- ***Schedule an appointment with an Enroller***

[Click here] or [c]all us at

[(xxx) xxx-xxxx]

to learn more about Long Term Care and Long Term Care Insurance.



Underwritten by Transamerica Life Insurance Company. Exclusions & limitations apply. Contact the company for details. Policy Series: TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001; in PA, TLC 1-P TRM (PA-F) 407.

LTC EM OS 0309

[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

The [ABC Employer] enrollment is over, but you still have time to purchase valuable long term care coverage.

**[Click here or] [c]all [(xxx) xxx-xxxx] before
[xx/xx/xxxx]
to find out more.**



Remember, you get:

- [[15]% [ABC Program] discount]
- Married discount for those who qualify
- Discounts and coverage are also available to your spouse, children 18 and older, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.



[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

Partnership Programs are becoming more widespread.

These programs may protect some of your assets from Medicaid's "spend-down" rules should you ever need to qualify for Medicaid benefits. If your current Long Term Care insurance policy meets your state's Partnership Program requirements, you may qualify for asset protection and if so, you will be notified of this by your insurance company.

If your current policy doesn't qualify, you may be able to add a Compound or Simple Benefit Increase Option so that your policy meets Partnership guidelines. Again, your insurance company will notify you if this is an available option for your policy.

**If you don't currently own a policy,
now is the time to purchase.**

Find out how!

**Call [(xxx) xxx-xxxx] for more information
and for a copy of A Consumer's Guide to
State-Approved Long Term Care Partnership**



Underwritten by Transamerica Life Insurance Company. Exclusions & Limitations apply. Contact the company for details.
Policy Series: TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001.

[TransCare Options®]

A Plan Designed for a Changing FutureSM

TRANSAMERICA LIFE INSURANCE COMPANY



individual long term care insurance

Enrollment has started...

Take advantage of a great benefit available to
[ABC employees].

Enrollment for
[TransCare Options®] Long Term Care insurance
ends on **[xx/xx/xxxx]**.

Attend an Information Sales Seminar
or schedule an appointment with an enroller
to apply for coverage.


**[Click Here] or [c]all [(xxx) xxx-xxxx] to learn more about
paying for long term care.**




Underwritten by Transamerica Life Insurance Company. Exclusions & Limitations apply. Contact the company for details. Policy
Series: TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001; in PA, TLC 1-P TRM (PA-F) 407.

LTC EM HTA 0409

TRANSAMERICA LIFE INSURANCE COMPANY




[TransCare Options®]
A Plan Designed for a Changing Future™



individual long term care insurance

Long Term Care: **What is It and How Much Does It Cost?**



TRANSAMERICA
LONG TERM CARE

LTC PPT2 CMR 0309

You may be unfamiliar with long term care and the issues surrounding it. This presentation is intended to give you a brief overview of long term care and its costs. You will also find links to some first hand accounts from people who's families have been affected by long term care. If you have any questions, please feel free to contact us at the number given to you at the end of the presentation.

Long Term Care – What is it?

Long term care is a range of services designed to meet chronic health or personal care needs over an extended period of time.

One day, you might find that you need help with every day activities such as bathing, dressing, using the toilet, transferring (to or from a bed, chair, or wheelchair), continence or eating.

Long Term Care services may be provided

- In your home by an unpaid caregiver who can be a family member or friend
- In your home by a nurse, home health/home care aide or therapist
- In a variety of long term facilities (i.e., Assisted Living Facilities or Nursing Homes)

Long Term Care maximizes your independence and functioning at a time when you are unable to be fully independent.

TRANSAMERICA LIFE INSURANCE COMPANY

Long term care can take many forms, but its ultimate goal is to keep you as independent as possible when you are unable to perform one or all activities of daily living. You can see the six Activities of Daily Living listed on this slide. We often take these activities for granted, but imagine what you would do if you had problems performing these basic functions. Long term care services are designed to help you if you find yourself in this situation. Services can be received in the home via an informal caregiver (such as a family member or friend) or home health aide. Long term care services can also be provided in a more formal setting such as an Assisted Living Facility or a Nursing Home.



individual long term care insurance

Can It Happen to Me?

It happens to real people everyday. It might happen to you.

- Presently, it is estimated that 40% of those persons receiving long term care are not seniors, rather they're between the ages of 18 and 64.
- One-third of the 700,000 stroke victims in the United States each year are under age 60.

Source: Shelton, Phyllis. Long Term Care: Your Financial Planning Guide. Tennessee: LTCI Publishing, 2007.

"This is too important an issue to overlook."
— Joan S., LTC Division

TRANSAMERICA LIFE INSURANCE COMPANY

Can it Happen to Me? You may be asking yourself this question because at first glance these services seem to be a reality only for the elderly. So you would be surprised to learn that a substantial portion (as high as 40%) of the long term care services provided in this country are for individuals between the ages of 18 and 64. Why? There are a variety of reasons such as the aftermath of a car accident or a brain injury. For example, one-third of the 700,000 stroke victims in the U.S. each year are under the age of 60.

What does Long Term Care cost?

The average costs in the United States (in 2008) were:

- \$187/day for a semi-private room in a nursing home
- \$209/day for a private room in a nursing home
- \$3,008/month for care in an Assisted Living Facility (for a one bedroom unit)
- \$29/hour for a Home Health Aide
- \$18/hour for Homemaker services
- \$59/day for care in an Adult Day Health Care Center

Source: Paying for Long Term Care. National Clearinghouse for Long Term Care Information. Available at <http://www.longtermcare.gov>. Accessed June 2008.

TRANSAMERICA LIFE INSURANCE COMPANY

Long term care services are expensive. For example, on average, a one year stay in a nursing home can cost over \$76,000; an assisted living facility can cost on average over \$36,000 a year. Even a home health aide providing 3 hours of care a day for 3 days a week can cost over \$13,000 per year. You can see how easily facing a long term care need can have a detrimental effect on your income AND your retirement savings. But, beyond monetary cost, there is an emotional toll that can occur. Imagine what you would do if a loved-one suddenly needed long term care. How would this affect you? Would you have to change your work schedule to provide care? Would you miss family events such as your child's ball game or play because you had to provide care to another family member?

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To learn more about long term care and long term care insurance, attend and enrollment seminar or contact the **Transamerica Long Term Care National Sales Desk.**

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An licensed agent will be available to answer your questions.


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All these considerations may be daunting. We encourage you to talk to your family and friends. The information provided in this presentation is a general overview of long term care. If you have any questions about long term care and would like greater detail, please call the Transamerica Long Term Care National Sales Desk. Licensed Long Term Care insurance agents will be happy to answer any questions that you may have.

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Long Term Care: **What is It and How Much Does It Cost?**



LTC PPT2 CMR 0309

You may be unfamiliar with long term care and the issues surrounding it. This presentation is intended to give you a brief overview of long term care and its costs. You will also find links to some first hand accounts from people who's families have been affected by long term care. If you have any questions, please feel free to contact us at the number given to you at the end of the presentation.

Long Term Care – What is it?

Long term care is a range of services designed to meet chronic health or personal care needs over an extended period of time.

One day, you might find that you need help with every day activities such as bathing, dressing, using the toilet, transferring (to or from a bed, chair, or wheelchair), continence or eating.

Long Term Care services may be provided

- In your home by an unpaid caregiver who can be a family member or friend
- In your home by a nurse, home health/home care aide or therapist
- In a variety of long term facilities (i.e., Assisted Living Facilities or Nursing Homes)

Long Term Care maximizes your independence and functioning at a time when you are unable to be fully independent.

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Long term care can take many forms, but its ultimate goal is to keep you as independent as possible when you are unable to perform one or all activities of daily living. You can see the six Activities of Daily Living listed on this slide. We often take these activities for granted, but imagine what you would do if you had problems performing these basic functions. Long term care services are designed to help you if you find yourself in this situation. Services can be received in the home via an informal caregiver (such as a family member or friend) or home health aide. Long term care services can also be provided in a more formal setting such as an Assisted Living Facility or a Nursing Home.



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Can It Happen to Me?

It happens to real people everyday. It might happen to you.

- Presently, it is estimated that 40% of those persons receiving long term care are not seniors, rather they're between the ages of 18 and 64.
- One-third of the 700,000 stroke victims in the United States each year are under age 60.

Source: Shelton, Phyllis. Long Term Care: Your Financial Planning Guide. Tennessee: LTCI Publishing, 2007.

"This is too important an issue to overlook."
— Joan S., LTC Division

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Can it Happen to Me? You may be asking yourself this question because at first glance these services seem to be a reality only for the elderly. So you would be surprised to learn that a substantial portion (as high as 40%) of the long term care services provided in this country are for individuals between the ages of 18 and 64. Why? There are a variety of reasons such as the aftermath of a car accident or a brain injury. For example, one-third of the 700,000 stroke victims in the U.S. each year are under the age of 60.

What does Long Term Care cost?

The average costs in the United States (in 2008) were:

- \$187/day for a semi-private room in a nursing home
- \$209/day for a private room in a nursing home
- \$3,008/month for care in an Assisted Living Facility (for a one bedroom unit)
- \$29/hour for a Home Health Aide
- \$18/hour for Homemaker services
- \$59/day for care in an Adult Day Health Care Center

Source: Paying for Long Term Care. National Clearinghouse for Long Term Care Information. Available at <http://www.longtermcare.gov>. Accessed June 2008.

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